

**Amendments to the Drawings:**

The attached sheet of the drawings includes changes to Fig. 2. This sheet, which includes Fig. 2, replaces the original sheet including Fig. 2. In Figure 2, with regard to step 44, the following change was made: "CONSUMER TRANSMITS PIN TO THIRD PARTY CONTRACTOR THROUGH VERIFICATION WEB BROWSER WINDOW PROVIDED FROM THE ON-LINE MERCHANT LOCATION TO CONSUMER, BYPASSING ON-LINE MERCHANT".  
(amended language in underline).

Attachment: Replacement Sheet

**REMARKS/ARGUMENTS**

Claims 1, 3-9, 11-57, 59, 61, 63, 65 and 67-99 are pending in this application. Claims 1, 9, 17, 22, 33, 35-38, 46, 51, 53, 55 and 57 have been amended. The Applicant appreciates the allowance of claims 1, 3-9, 11-57, 59, 61, 63, 65 and 67-99.

**Office Interview Summary**

On November 30, 2006, a telephonic interview was conducted with Examiner N. Nguyen and S. Sahota (Reg. No. 47,051). The pending claims 1, 3-9, 11-57, 59, 61, 63, 65 and 67-99 were discussed. An agreement was reached as to deleting the term “only” from “verification-only” from claims Claims 1, 9, 17, 22, 33, 35-38, 46, 51, 53, 55 and 57. In addition, an agreement was reached as to amending Fig. 2.

The Examiner objected to the drawings under 37CFR 1.83(a). As agreed upon in the interview of November 30, 2006, the amendment to Fig. 2 removes the objection to the drawings.

Claims 1, 9, 17, 22, 33, 35-38, 46, 51, 53, 55 and 57 have been amended as agreed upon previously and presently with the Examiner.

Applicants have thoroughly reviewed the Office Action and the references cited therein. The following remarks are believed to be fully responsive to the Office Action. All the claims are believed to be patentable over the cited references.

Docket No.: 58566.1500  
Application No.: 09/391,285  
Customer No. 30734

PATENT

### CONCLUSION

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance. If it is believed that the application is not in condition for allowance, the Examiner is requested to contact the undersigned attorney to expedite the prosecution of the application.

The Applicant petitions for a one (1) month extension of time for \$120.00. Please charge any fee deficiencies or credit any overpayments to Deposit Account No. 50-2036 with reference to Attorney Docket No. 58566.1500.

Respectfully submitted,

BAKER & HOSTETLER LLP



S. S. Sahota  
Reg. No. 47,051

Date: December 21, 2006  
Washington Square, Suite 1100  
1050 Connecticut Avenue, N.W.  
Washington, D.C. 20036-5304  
Telephone: 202-861-1500  
Facsimile: 202-861-1783

101579268